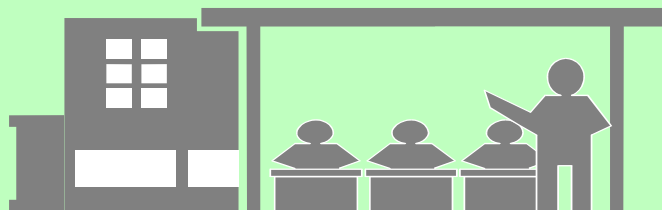


## Credit Abuse Resistance Education (CARE)

*Raising financial literacy through education and outreach!*



*It's a matter of life or debt.*

- ❖ **What?** The CARE Program was founded in Rochester, New York in 2002 and now has a presence in all 50 states and the District of Columbia. The American media has dubbed this Program a “scared straight” credit program for students. CARE is a free financial literacy initiative that makes experienced members of the Bankruptcy Community available to teach the importance of financial education. CARE's primary target is high school seniors and college freshmen who are most at risk because, as hungry consumers, they are aggressively marketed by the credit card industry at a time when they carry a very low Financial I.Q.
- ❖ **How does it Work?** CARE volunteers are matched up with schools and other audiences requesting presenters on credit abuse resistance. Multiple presenters are often scheduled for larger groups. Presenters include Bankruptcy Judges, Trustees, attorneys, and U.S. Bankruptcy Court staff.
- ❖ **What is Presented?** CARE presentations are interactive lessons on financial literacy – including responsible credit use, budgeting, and the consequences of credit abuse. Real life stories, handouts, PowerPoints, lesson plans, and quizzes/games are utilized by CARE volunteers in their presentations. The length of CARE presentations can be customized to each group's needs.
- ❖ **How to Find Out More?** For additional information, please visit CARE's national website at <http://www.careprogram.us/>. If you would like to schedule a local presentation, please contact:

Mark Neal, Assistant U.S. Trustee – 410-962-3910

Lori S. Simpson, Esq. – 410-468-0054

Lynn A. Kohen, Esq. – 301-344-6221

Jessica Vollmer – U.S.B.C. Pro Bono Coordinator – 410-962-3813